Issue: Reviewing Oversized Tire Issues

Resolution:

1. Oversized Tires: General Guidelines
    a. SOP specific to situations when the vehicle has oversized tires and no other suspension modifications.
    b. Suspension Modification surcharge does have verbiage allowing larger than OEM tires. Review Suspension Modification SOP Reviewing Suspension Modification Issues CR_Claims
    c. AAS allows up to 10% of the size of the tire, this is not stated in the contract, and we cannot provide any written documentation.
2. Completing oversized tire calculations.
    a. Identify size of OEM tires (photos or inspection report) and size of tires on vehicle (Photo's or inspection report).
    b. Use www.1010tires.com/Tools/Tire-Size-Calculator
    c. Under green banner click **[Tire Size]**
    d. Enter OEM tire size under "tread width," "your profile," and "your diameter." Ensure you are getting OEM size from inspection photos.
    e. A picture of a tire will populate, click the yellow **[Manual]** banner. Enter size of tire on vehicle under "tread width," "profile," and "diameter" using inspection photos. Then click **[Compare Selected Sizes].**
    f. Check the diameter variance section of the second column and it will show a percentage. Take a screenshot of tire calculation and save it in the claim documents.
3. Creating a task for Client Relations
    a. With CMS and specific claim open click **[Tasks]**
    b. Under **[Subject]** type "Client Relations Review." Under **[Task Type]** choose **[Client Relations]**
    c. Under **[assigned to]** change to **[Queues]** and type **[Client Relations]**
    d. Under **[Task Reason]** choose **[Vehicle Modifications],** keep "Priority" as "Normal" and "Status" as "Not started"
    e. Under **[comments]** should specify that a tire variance issue needs to be reviewed. Note the variance of the OEM and Mounted tire sizes from calculation. Then **[Save]** task.
    f. Advise RF/CH claim is on hold and awaiting a decision by Client Relations. Client Relations will make a decision and assign a task to callbacks or the adjuster depending on the situation. Typical turnaround time is 24-48 Hours.

Related Information:

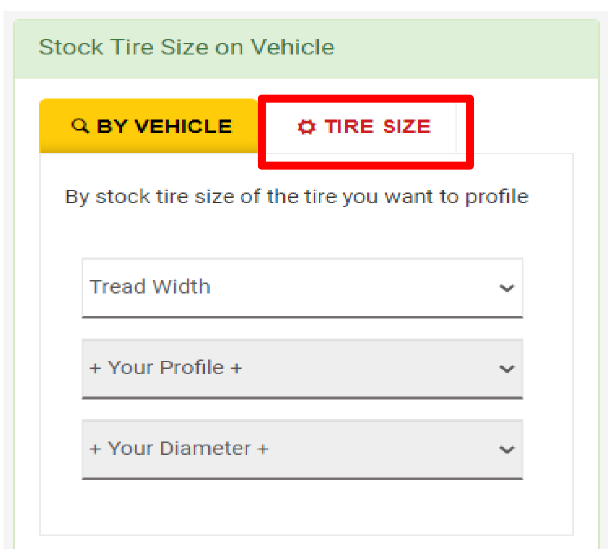
SOP: Reviewing Oversized Tire Issues CR_Claims

Purpose
This is intended to provide directions for adjusters on reviewing for oversized tires on a vehicle.

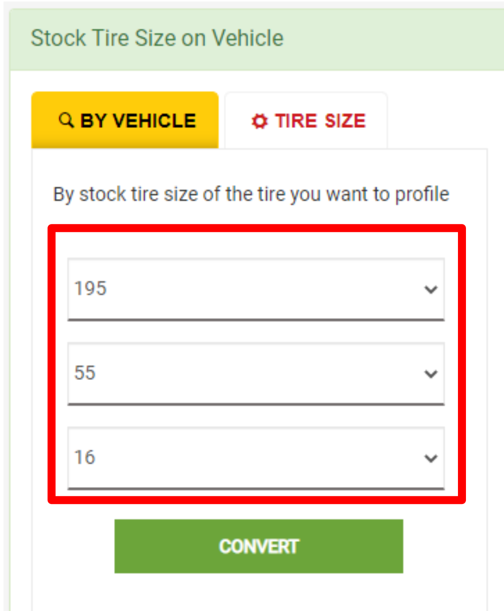
Teams Impacted
- Client Relations
- Claims and their core department leadership teams
- Senior leadership teams

Procedure

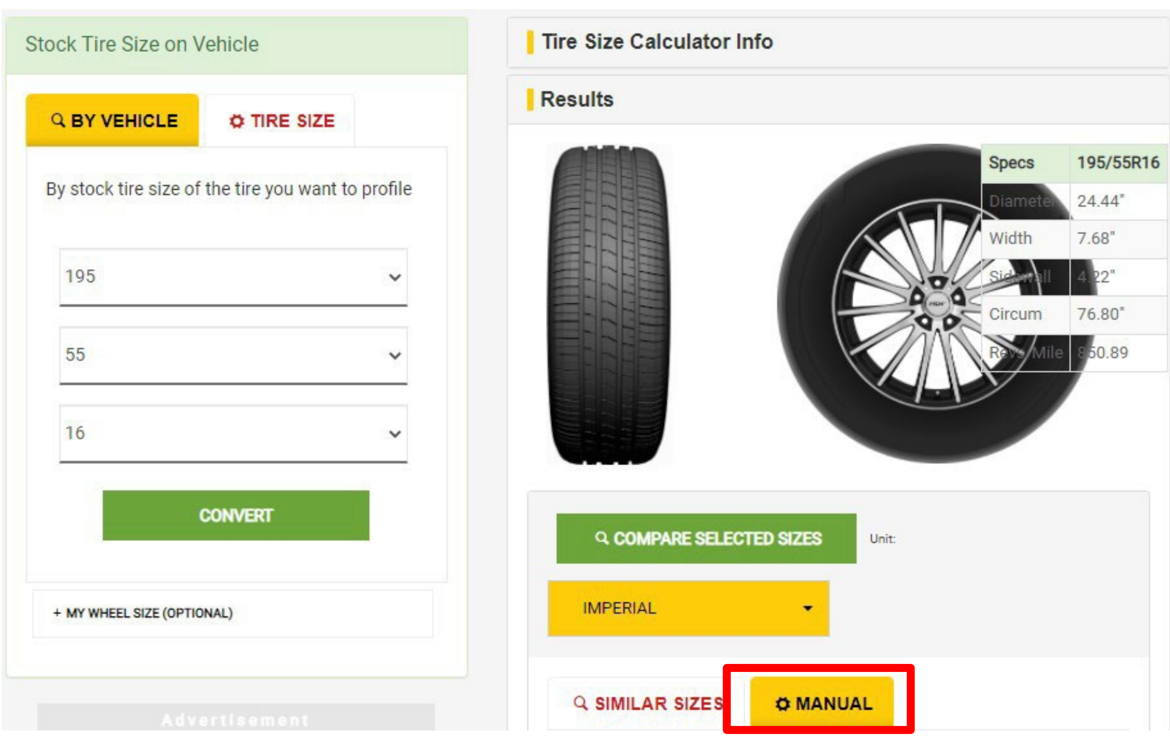
1. Oversized Tires: General Guidelines
    a. This SOP is specific to situations where there are only oversized tires on the vehicle and no other suspension modifications (lift kits, etc.).
    b. The suspension modification surcharge does have specific verbiage allowing for larger than OEM tires to accommodate the lift so this needs to be noted as well. There are limitations to the tire size stated in the surcharge. We do not cover vehicles with tires that are larger than OEM tires by 10% or more when no lift is present. *
    c. **_*To be clear, the contract excludes oversized tires altogether. American Auto Shield has an internal process where we allow up to the 10%. This is not stated in the contract, and we cannot provide any written documentation of this._**
2. Completing oversized tire calculations
    a. Identify the size of the OEM tires (this can usually be found on the tire placard photo on the inspection report).
    b. Identify the size of the tires on the vehicle (this can usually be found on photos of the tires, which are often included in the inspection reports.
    c. Open your web browser and visit 1010tires.com/Tools/Tire-Size-Calculator
    d. Under the green "Stock Tire Size" banner, click **[Tire Size]**



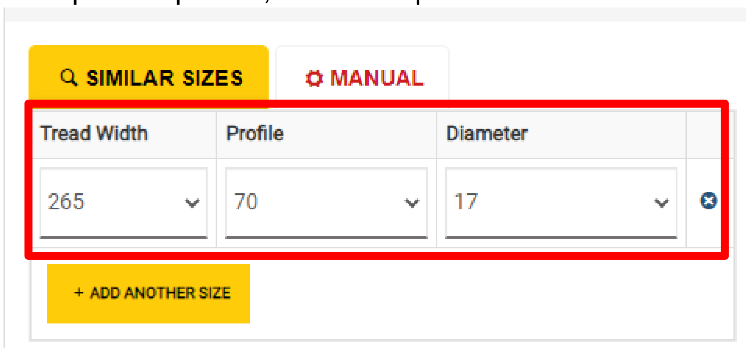
e. Enter the size of the OEM tire under “Tread Width”, “Your Profile”, and “Your Diameter”. Make sure you are getting the OEM tire information from the inspection photos, not the inspector’s comments.



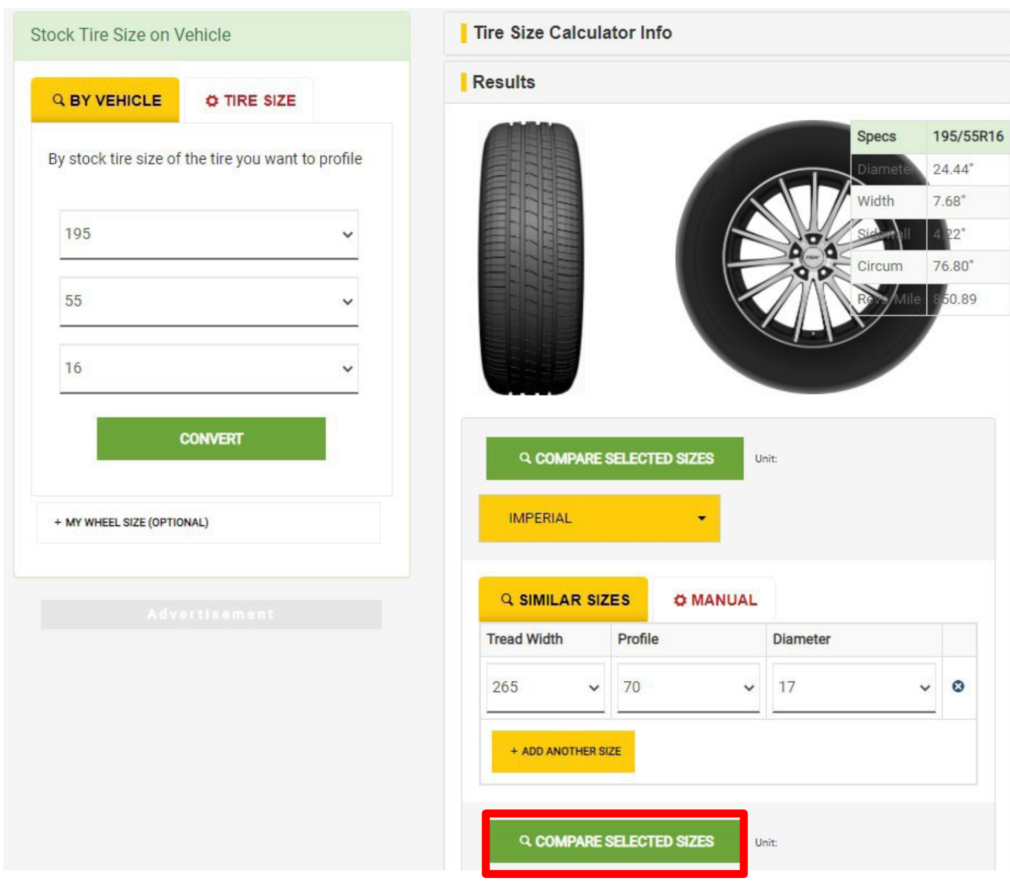
f. On the right side of the screen, an image of a tire will populate. Under that image, click the yellow **[Manual]** banner.



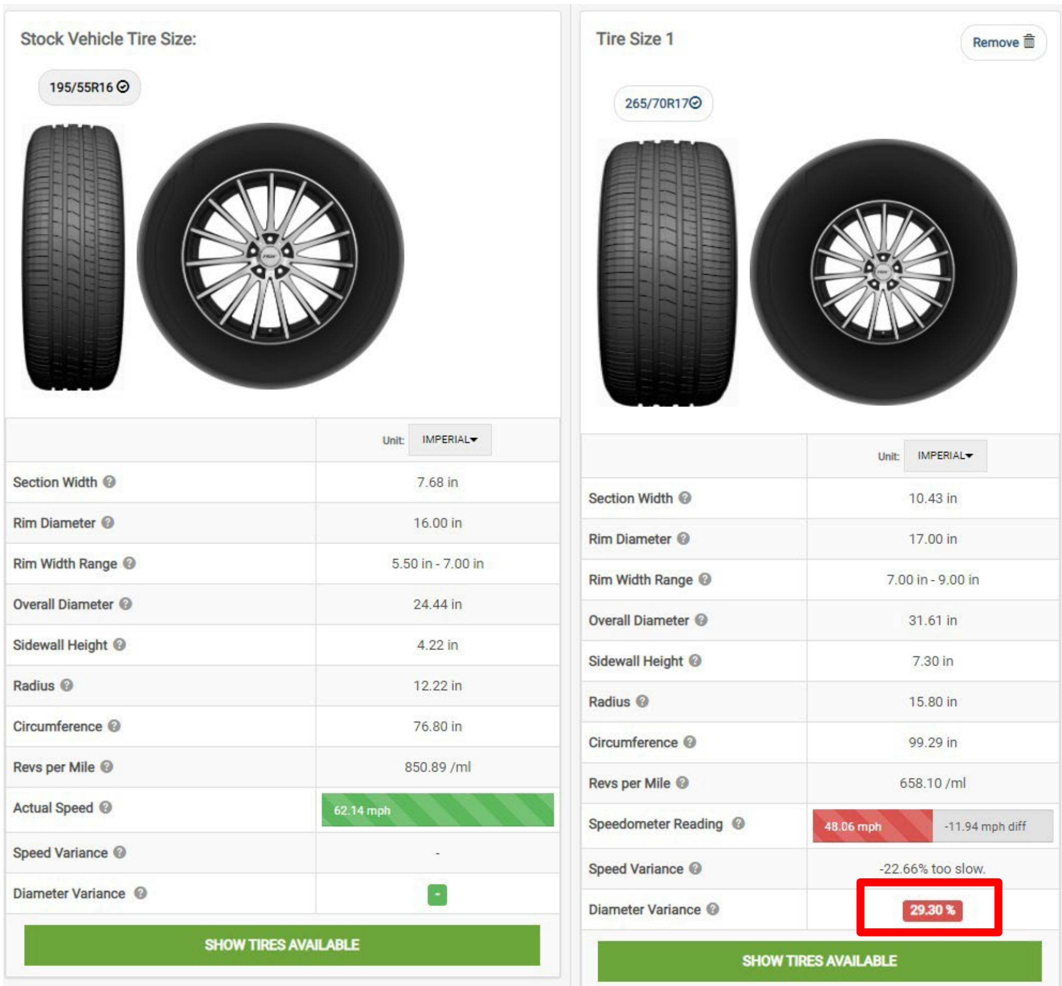
g. Enter the size of the customer's tire under "Tread Width", "Your Profile", and "Your Diameter". Make sure you are getting the mounted tire information from the inspection photos, not the inspector's comments.



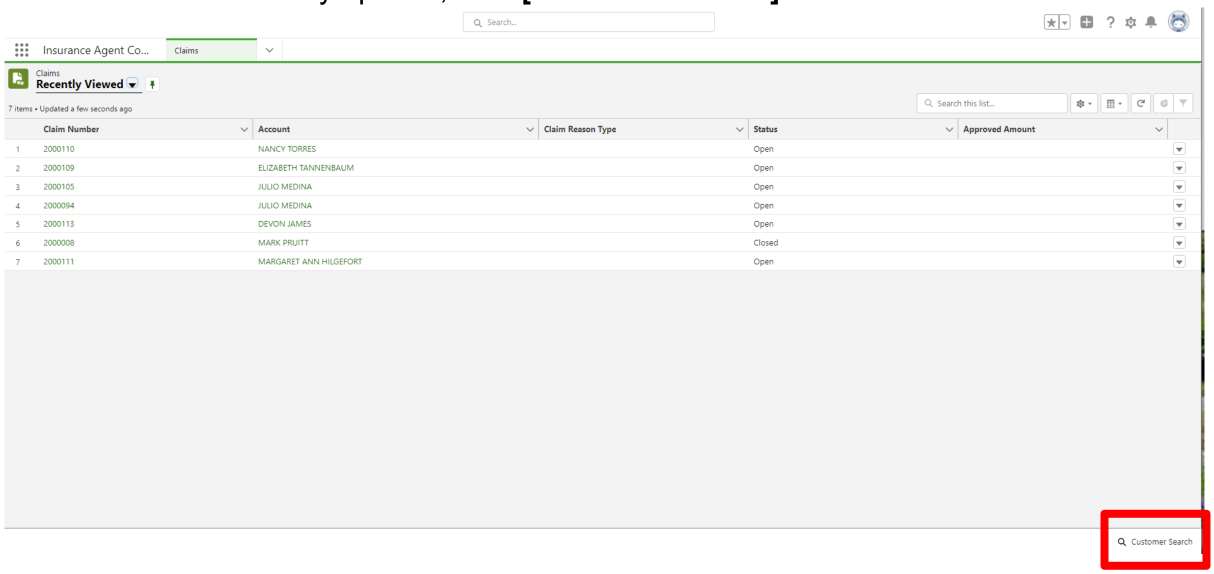
h. Click the **[Compare Selected Sizes]** button and wait for the next page to load



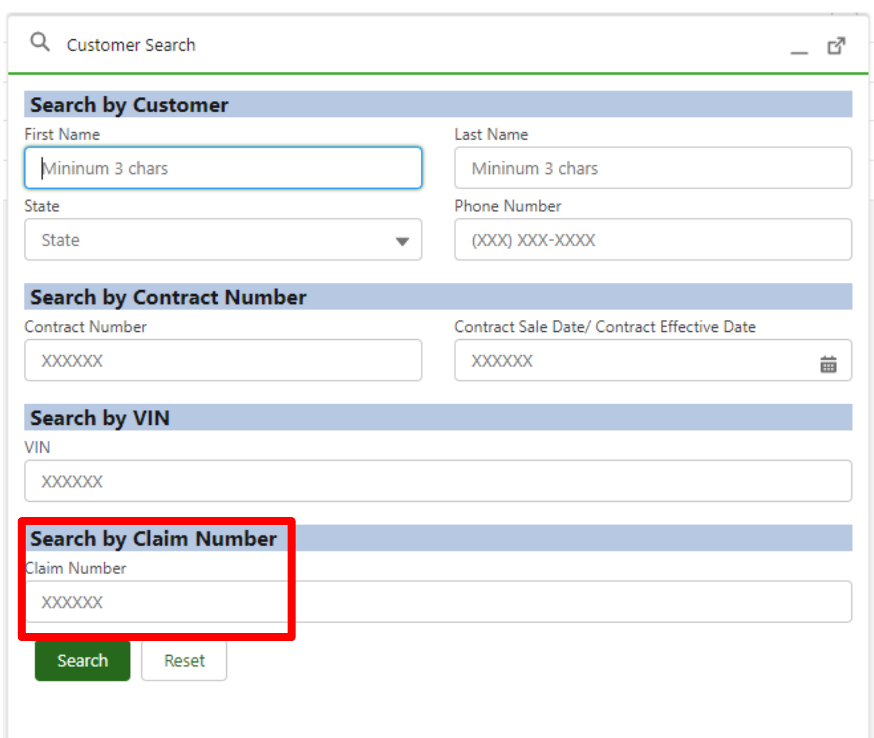
i. A calculation comparing both the customer's tires and the OEM tires should populate on the page. Check the diameter variance section of the second column and it should show you a percentage (*see percentage circled in black in screenshot below*). Take a screenshot of this tire calculation and save it in the claim documents. Please see an example of such a screenshot below:



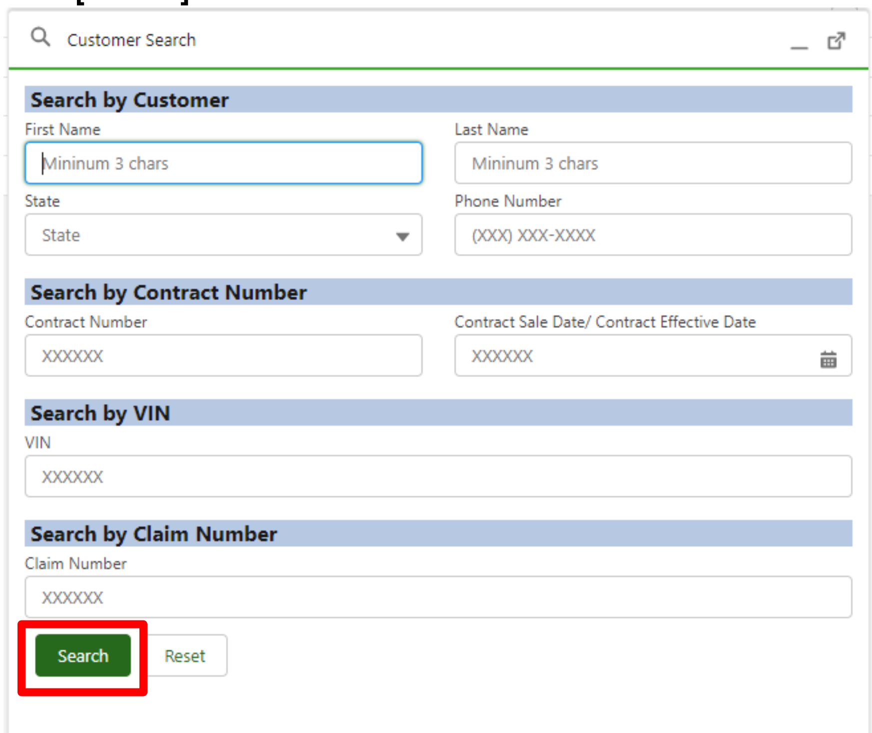
3. Creating a task for Client Relations
    a. With CMS already opened, click **[Customer Search]**



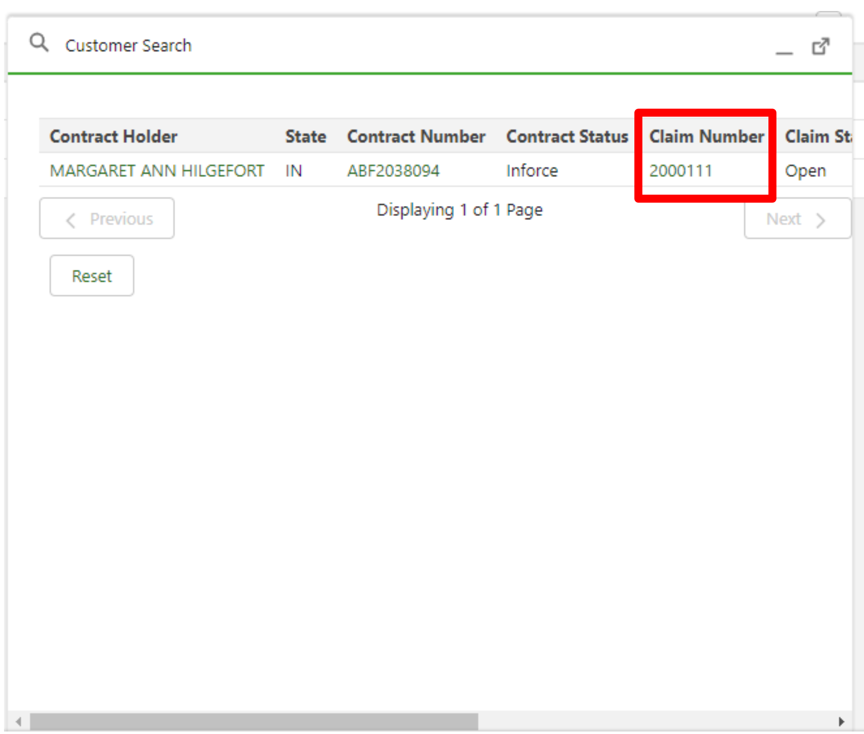
    b. Under **[Customer Search]**, enter the applicable claim number under [claim number].



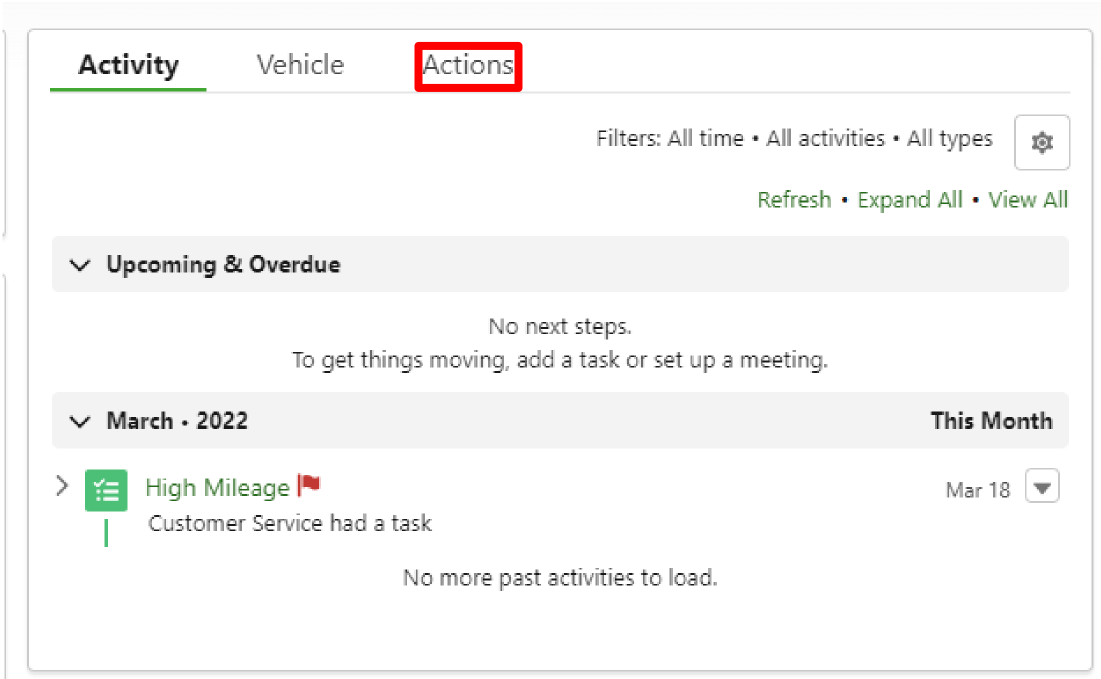
c. Click **[Search]**



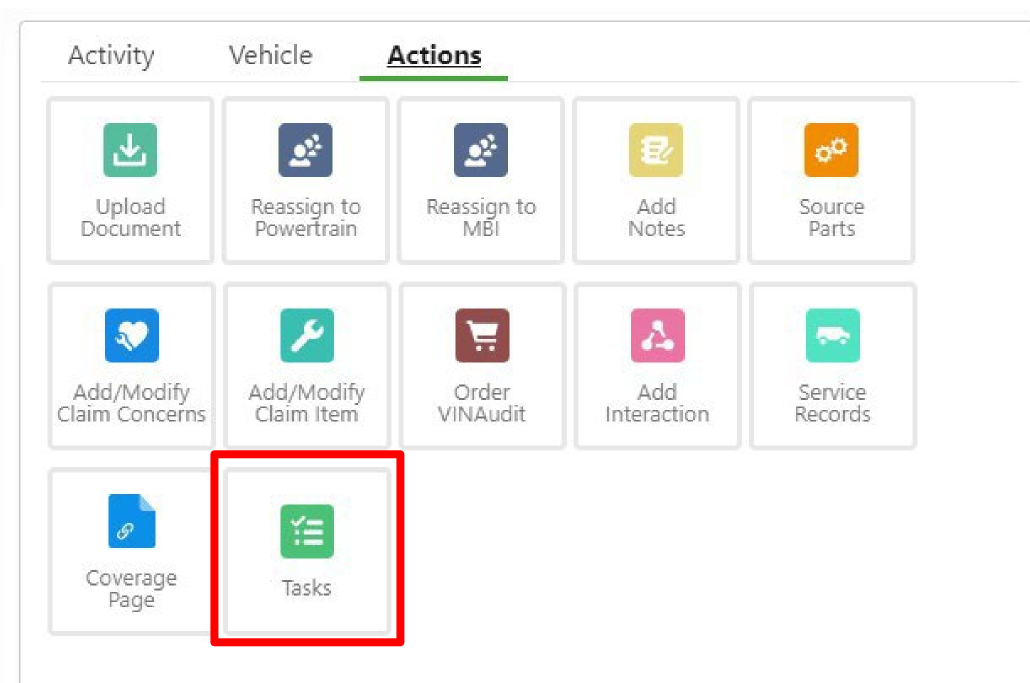
d. Under the **[Customer Search]** window that will automatically populate, click on the **[Claim Number]**



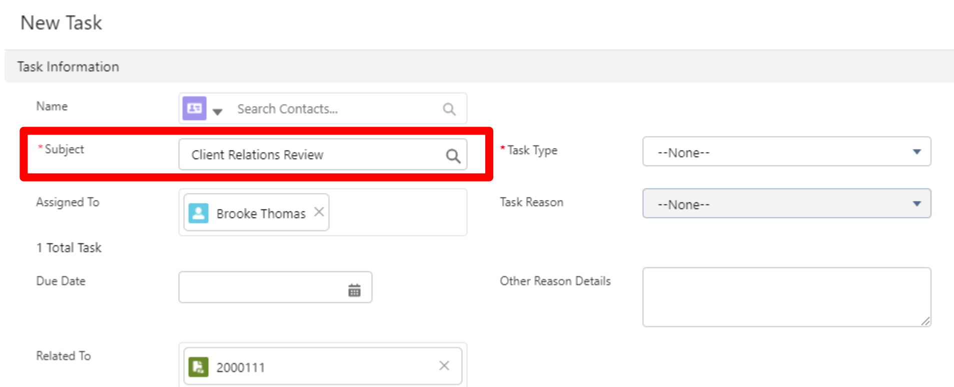
e. To begin to create a task for Client Relations, click **[Actions]**



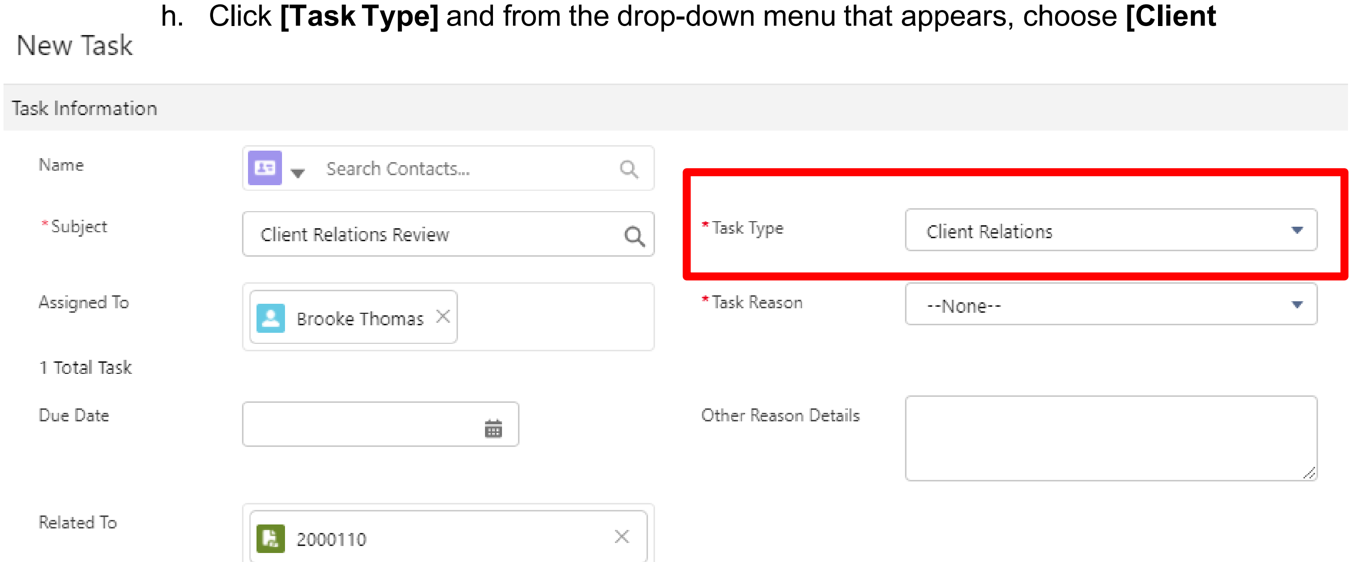
f. Click **[Tasks]**



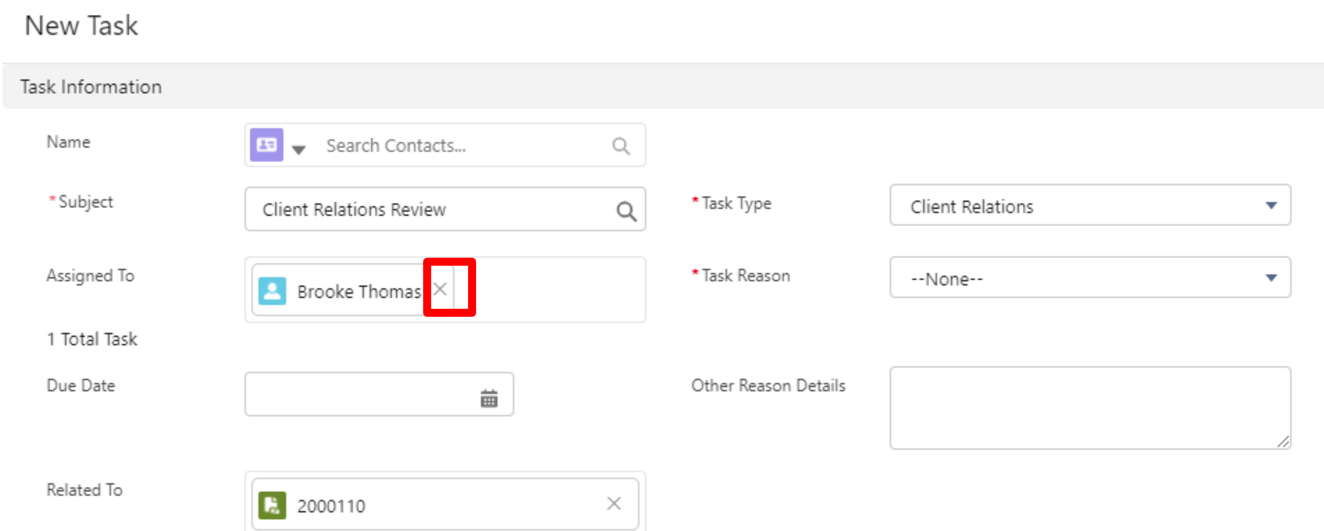
g. The following window will automatically populate. Under **[Subject]**, type “Client Relations Review”



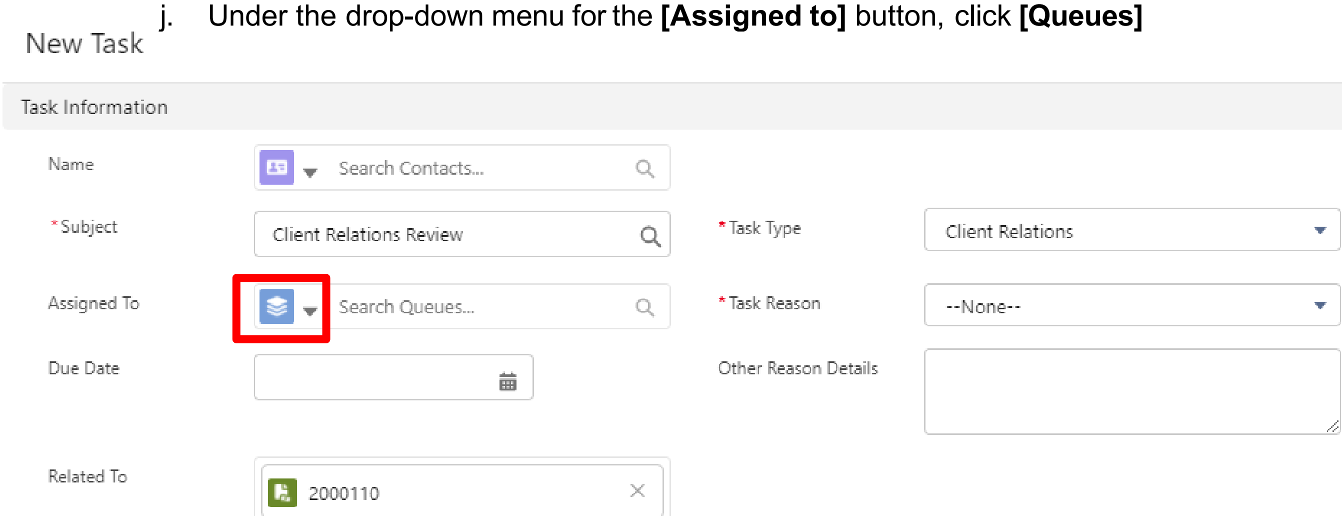
h. Click **[Task Type]** and from the drop-down menu that appears, choose **[Client**



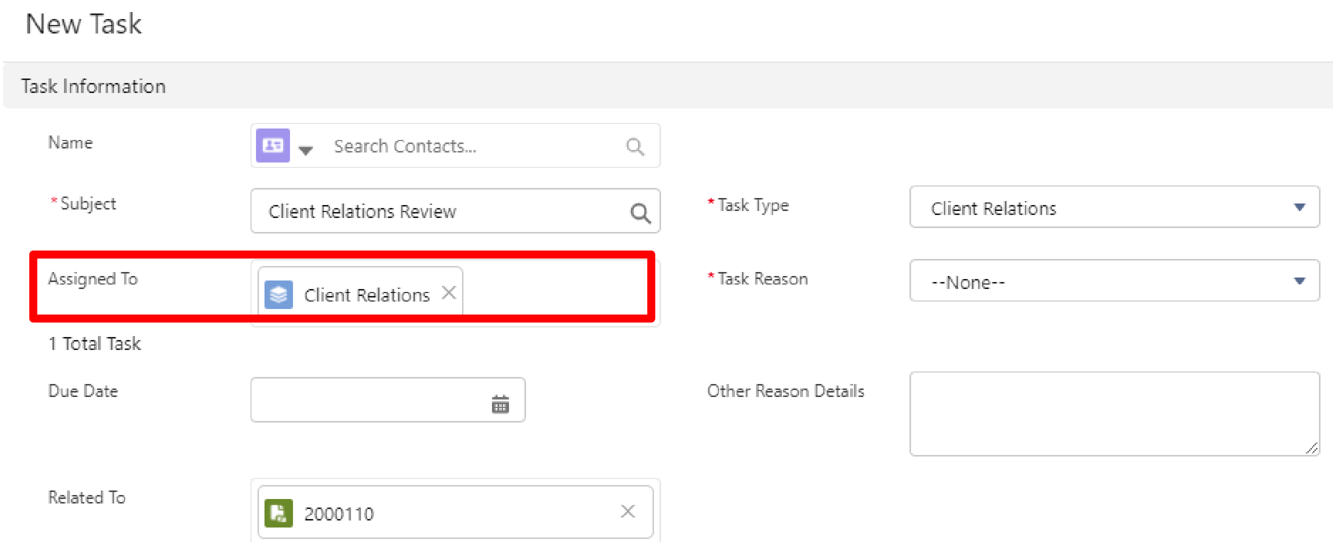
i. Under **[Assigned to]**, click the **[X]** next to your name



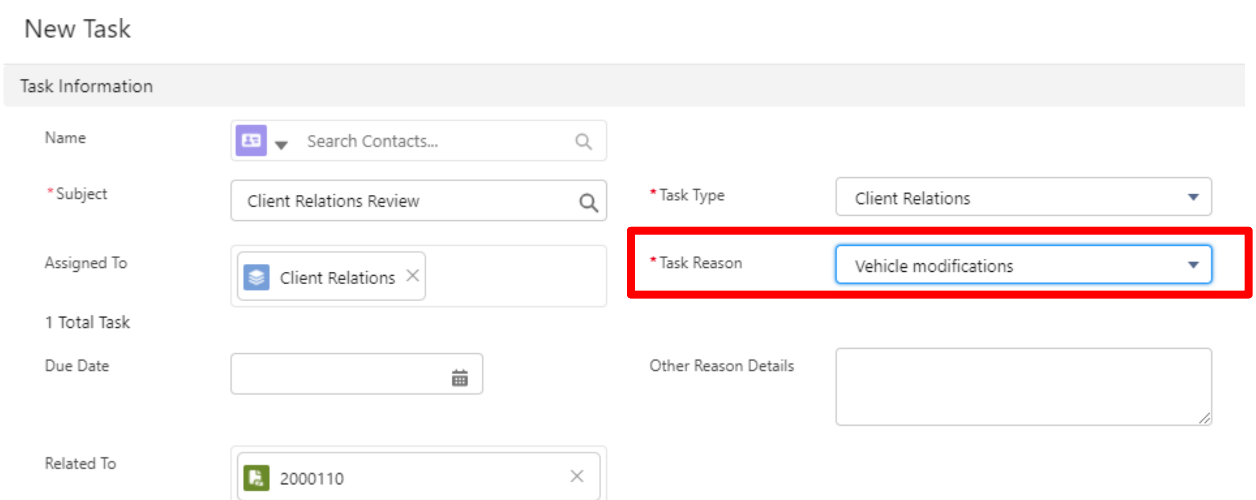
j. Under the drop-down menu for the **[Assigned to]** button, click **[Queues]**



k. Under **[Search queues]**, type and select **[Client Relations]**

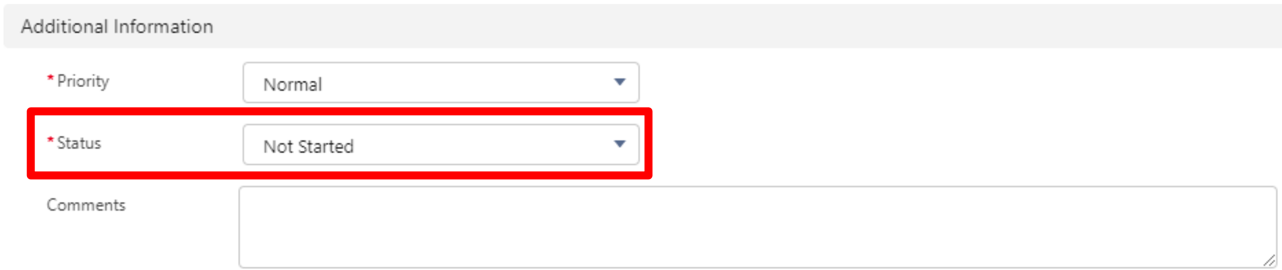


l. Under **[Task Reason],** from the drop down menu that appears, choose **[Vehicle Modifications]**

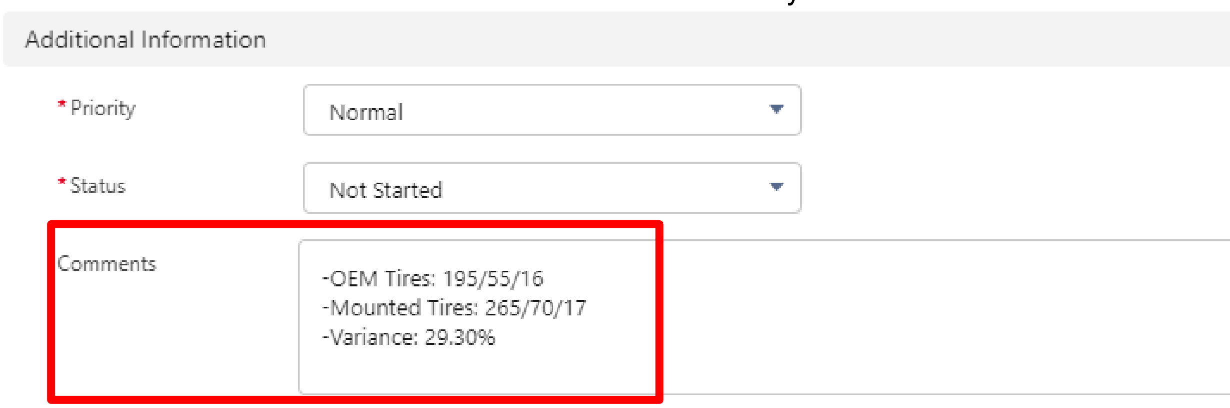


m. Scroll down to the Additional Information section. The default priority will say "normal"; do not adjust this.

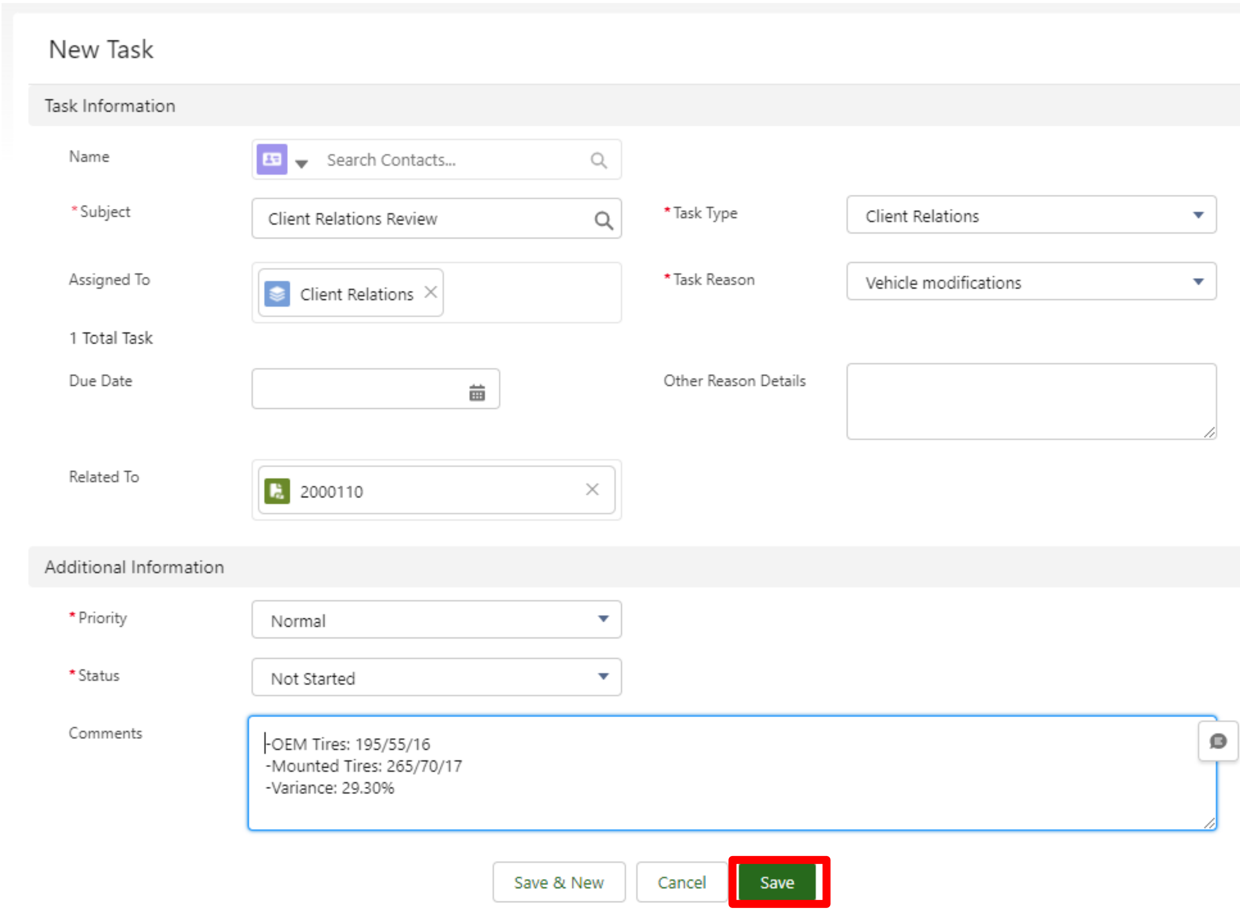
n. Under the drop-down menu for **[Status]**, choose **[Not Started]**



o. Under **[comments]**, draft your task comments note, which should specify that a tire variance issue needs to be reviewed. Make sure your note the variance of the tire size and the OEM and Mounted tire sizes used in your calculation.



p. When your note is ready, click **[Save]**



q. Call shop and advise the claim is on hold and awaiting coverage determination.

r. If we confirm that the vehicle has oversized tires without a lift kit, we will most likely deny the claim and cancel the contract. If the claim is denied, Client Relations will assign a task back to the adjuster to officially deny the claim and an additional task to callbacks to explain the denial. If we need more information before we can decide, we will create a task to either callbacks or the adjuster, depending on the type of claim (specifically, general vs. powertrain). The typical turnaround time for review is 24-48 hours.

Approval & Revision

Date Created [03/24/2022]	Created By [Brooke Thomas]	Date Approved [3/24/2022]	Approved By [Jessica Rivera]

Date Revised 08/02/2023	Revised by Melissa Bryant	Revision Description Added Fast Track Articles	Date Approved 08/02/2023	Approved By Amanda Wiseman
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]